

## Quarterly Combined Stakeholder Group

Facilitated by: David Van Sant

**Date:** September 11, 2014

**Time:** 10:00 am to 12:00 pm

### Participants:

- MNSure staff: Christina Wessel, David Van Sant, Jackie Edison, Nachee Lee, Fred Ndip, Jana Rasmussen
- Broker representatives: Chris Schneeman, Matthew Wicklund, Janice Domk
- Navigator representatives: Rebecca Lozano, Maureen O'Connell, Rolanda Mason
- CAC representatives: Emily Arias, Anthony Gianni

**Guests:** Joe Campbell (MNSure), Molly Hull (CCF), Robin Rooney (CCF), Steve Favilla (MNSure), Pete Grigor (MNSure)

### Minutes

#### Developing MNSure's assisters marketing message

(Guests – Molly Hull and Robin Rooney from Clarity Coverdale Fury and Joe Campbell from MNSure)

Clarity Coverdale Fury (CCF) is MNSure's recently selected marketing vendor. They have experience working on public health and behavior change campaigns (i.e. Clearway, Breaking Free). MNSure's marketing campaign for open enrollment will look to change the way people think about health care. CCF has already done background research, including face-to-face interviews with uninsured populations including millennials and Latino, African American, Somali and Hmong individuals.

Through survey and other research, CCF has learned several things:

- People don't understand that MNSure is a marketplace (many think it is a health insurance product)
- People don't use MNSure because they are afraid of the website issues (glitches, etc)
- There is significant confusion about the difference between public programs and private coverage

Marketing will focus on educating consumers about what MNSure really is. Will seek to overcome perceptions by uninsured that:

- Process is daunting (do not have access or are uncomfortable with technology)
- Insurance is not affordable for them
- Website doesn't work

Brokers/navigators will have a huge role in the marketplace this year.



- Goal will be to point people to assisters. Survey found that people experienced higher satisfaction working through an assister than completing application by themselves. People want to work with assisters because they are afraid of technology and because they have heard the stories of website problems.
- To help drive consumers to assisters, there will be an updated assister directory and website refresh

#### Goals of marketing campaign:

- Focus on uninsured populations such as Hmong, Somali, Latino and will seek to reach people where they are at with MNSure
- Provide more information to change people's perceptions
- Connect consumers to the right people where they can receive help
- Campaign will focus on TV, radio, digital/mobile, billboards, buses – often specific to priority populations

#### Broker/Navigator/CAC feedback on marketing presentation

- MNSure received lots of bad media coverage last year because of website problems, so is pushing the website the best Public Relations strategy knowing there will continue to be issues? Perhaps MNSure should encourage all consumers to work through assisters before going online.
- Is MNSure's goal to reduce uninsured or to drive people to the MNSure marketplace? If reducing uninsured is the priority, then we shouldn't dissuade people from just buying a plan outside MNSure. Same ACA reforms apply inside and outside of MNSure.
- Last year's marketing set up the expectation among consumers that most people would qualify for a subsidy. They would go through the long application process and then became angry if they didn't qualify. Marketing should be careful not to overemphasize subsidies.
- MNSure messages are geared to portion of the public that is going to use MNSure and purchase a QHP. But we should remember that is not the majority of MNSure's customers.
  - Marketing emphasized ability to "shop" for insurance. However, vast majority of people qualify for public programs and do not have the opportunity to choose their coverage.
  - There was little incorporation of public programs into the marketing. Consumers did not understand what Medical Assistance and MinnesotaCare were.
  - Failed to make clear that enrollment in public programs is available year round!
  - Confusing to say people are "enrolling" through website, when often what they've done is only apply and are pending, particularly for public programs.
- Encourage marketing team to focus on understanding subsidies, provide education about the public programs. Look at the immigrant population, find a way how to educate that population. Lack of knowledge between employer sponsored health insurance and public programs.
- There is lack of clarity of what MNSure is. People come to assisters and say they "need to enroll in MNSure" but they already have health insurance. They don't understand that MNSure is just a marketplace, they think it is insurance.
- MNSure faces a huge challenge because messages will always end up being wrong for a portion of the population. Will need a multiple pronged approach to meet all the needs of the various audiences.



- MNSure should also help clarify the roles of assisters to the public – what is the difference between navigators, brokers, CACs? Should they all be marketed the same? Should they be branded?
- Needs:
  - Better information targeted at immigrant population
  - Information on how ESI impacts eligibility for public programs (parents might have a QHP, but children could still qualify for Medical Assistance). People don't understand consequences of choices they make during their employer's open enrollment period.
- Find a way to help clarify the open enrollment deadline for people (many came after deadline and asked for assistance), but at the same time clarify that public programs are open year round. MNSure should also support promoting enrollment in public programs throughout the year.
- Provide basic information about programs available and explain everyone's role, including brokers, navigators, CACs, will create less confusion for everyone.
- MNSure needs to recognize that there are other small populations outside of Hmong, Latino, and Somali.
- More collateral materials specific to populations and situations.

#### **Development of collateral for marketing consumer assistance partners**

- MNSure is looking to develop materials that explain who they should be speaking to and where they can get help
- MNSure is also thinking about revisiting terminology of “assisters”
- Grassroots Solutions will also be doing on the ground work to message availability of assisters.

#### **Broker/Navigator/CAC feedback on collateral for marketing consumer assisters**

- People generally don't know where they fall in the Federal Poverty Level (FPL), so they have no idea of what they will be eligible for. They don't necessarily know what type of assistance will be best for them. To simplify things for the consumers, one term should be enough and then they get to who they need on the first attempt.
- Some felt that MNSure should consider branding both Navigators and Brokers, not just use 'assisters'
- Some brokers and navigators have set up business agreements where they refer to each other. Navigators have found this mostly results in brokers referring public program-eligible individuals to navigators.

#### **MNSure website updates prior to open enrollment**

- Joe Campbell spoke about updates being made to make the website more user-friendly, including making the directory more visible. Consumers don't want to go to the website, they want in-person assistance.
- Consumer surveys show that most felt the enrollment process was 'easy' with in-person help.

#### **Preview of updated assister directory**

(Guests - Steve Favilla and Pete Grigor from MNSure)



MNsure staff showed a mock-up of the improved assister directory to the group. Added features discussed:

- Searchable by type of assister, county, zip code, language spoken
- Mapping feature will be added
- Directory results are printable

#### **Broker/Navigator/CAC feedback on preview of updated assister directory**

- Show all the counties that each organization serves, not just the county where the physical address is. Listing by county is acceptable, does not need to be by zip code.
- Provide more information on differences between the assister types. Add a hover window where it defines roles on the search page.
- Would like the ability for all navigators in the organization to assist a client working with an organization, not just the assister whose ID is associated.
- Ability to show just an organizational phone number, rather than individual phone numbers, so organization can route calls to available assisters.
- Some brokers would like MNsure to list which insurance carriers they are appointed with.
- Ability to further filter initial search results.
- Limit the amount of information showing on the screen until they click - too much information showing up on the search results page (however, that would interfere with ability to print the information)
- Show assister gender (that can be a factor for some consumers)
- Indicate whether the assister is charging a fee for assistance (navigators cannot charge a fee)
- 'Relationship filter' i.e. what broker/navigators have a partnership with each other (business agreement) which would facilitate referrals
- Update directory regularly so there is a way to know whether they're still providing service or not (for brokers, also indicate whether they are accepting new business)
- Use the left side of the webpage to offer useful information – currently wasted space that may actually cause confusion.

#### **Developing effective fall networking events for assisters**

Grassroots Solutions is MNsure's contract outreach vendor. A key task before open enrollment is to host networking events throughout the state for consumer assistance partners. Grassroots Solutions would facilitate these events and MNsure would provide support. These networking events would be held late October into early November.

- Initial proposed locations: Twin Cities, Fergus Falls, Duluth and Mankato (to mirror navigator performance support events)
- Proposed agenda for events: be a full day from 9:00 am – 3:00 pm
- Grassroots Solutions would share their messaging and campaign – what we are doing on the ground
- MNsure's marketing vendor would brief assisters on the marketing plan
- Someone from the area could present an example of how they have already partnered (broker with a navigator, navigator with a county) and share their successes
- Afternoon would focus on idea sharing or referral development, smaller groups, facilitated referral development



- Participants: agents, brokers, navigators, counties, CACs (hope these events could help reestablish positive relationships with counties)

Hopefully these would be re-occurring. MNSure would host initial events to get the networking started and we'd hope that local participants would take over from there.

#### **Broker/Navigator/CAC feedback on fall networking events for assisters**

- Each participant could provide a summary of what they do, any special services their agency provides
- Proposed event is too long, needs to be half day or less
- Move information on grassroots and marketing work to a webinar which would be available for all staff
- Have networking events focused on higher level staff in an organization – structure it as a happy hour. Recommend scheduling it later in the day.
- Counties need to be at these events so everyone understands each others' role - would create less confusion for assisters and consumers
- Additional location suggestions include - Rochester, Marshall, Bemidji. Participants encouraged more, smaller events. Would be more effective to bring people together who are in close proximity.
- Keep in mind when invitations go out for networking that each stakeholder group will have different persons that would be attending. For some it might be the head of the organization, for others it might be someone leading the assister program.
- Piggyback with existing forums held by trade association (i.e. NAIFA, NAFAM, MAHU) or carriers for future meetings.
- Note that not all participants felt the need for a networking event to create a partnership with other assisters, felt MNSure resources would be better expended in other areas.

#### **Update on renewals process**

MNSure is making progress and would like to bring materials to the individual stakeholder meetings next week. On the QHP side, consumers will receive 2 notices:

1. Informing of what is going on (generic). Would like to bring draft of this next week.
2. More specific to household and what they need to do to renew.

Plan is to provide these notices to assisters in advance of them going out so they will be prepared when clients ask questions.

Agent of Record (AOR) and Navigator of Record (NOR) issues for payment for renewals are being worked on internally as the renewal process is being finalized. Compensation for navigators for renewals is still being finalized.

